



Tarjetas de Crédito y Débito
Prevención de fraudes
Prepaid Gift Cards
Remesas de efectivo

COMPANY OVERVIEW



CARDTECH ARGENTINA S.A. is a consulting firm that specializes in inbuilt solutions for both private labels credit and debit cards, international remittances and other different kind of payment media systems.

Our systemic and multipartite assistance, allows us to integrate requests of different functional areas, each one with his own needs, but amalgamated in a same style of work; thus, we can works with the same efficacy to design and launching a new credit or debit card system since his initial phase, modality "*key in hand*", to implement a marketing campaign for an existing issuer, reposition a brand, define a training plan, obtain financing and enlargement of capital for new projects start up or to work in the design of management, commercial, operating and financial process of the credit cards division of a Bank .

CARDTECH ARGENTINA S.A. Principals have jointly, over twenty five years of experience in the payment media business, having developed this valuable expertise to international level in Argentina, Paraguay and other countries of Latin America.



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PRODUCTS and SERVICES

BANKBU ¹ © ® is a service managing system of credit cards and similar revolving credits, which allows the credit card administrator to control all product functions efficiently.



BANKBU © ® allow configurations for one or more issuers and franchising in a single installation. The suite is composed of a basic socket for the system formed for **BANKBU Core Processing**, its primary process, which handles business operations and is complemented for different sub process: **Acquirer, Issuer, Scoring, Switch and Manager**.

The suite is development integrally under ISO and PCI international standards and allow the third-party integration systems through flexible and parametric interfaces, like Card Switch, a powerful tool for both credit and debit cards fraud prevention.

For additional information, please send an email to info@cardtech.com.ar

Company carry out Consulting task related to:

- *Operative Process Outsourcing*
- *International Remittances*
- *CRM, Fidelity and Co-Branding programs*
- *Market Research*
- *E-Learning*
- *Fraud Prevention*

¹ **BANKBU** is a Trade Mark and Copyright by OPEN CARD S.A., Colombia



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PARTNERS



Open Card S.A. develops software which manage credit and debit cards and revolving credits. This system covers the entire life cycle of a credit through specialized units, which allow high flexibility in the management of multiple parameters, for the development of different products and credit businesses in the financial area of the banking and retail sector.



CardSwitch Technology, is a global Corporation, leader in transactions security and fraud prevention for several payment media.

ZHELICA is a Company specialized in Communications and technological applications. It is *Authorized Representative* of **CARDTECH ARGENTINA S.A.** for Ecuador.





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PRINCIPAL



Ricardo Gutiérrez combine marketing, financial and management skills. He has extensive banking and consulting experience and specializes in development and analysis of investments projects and credit cards market.

Mr. Gutiérrez earned a degree in Marketing from the **Universidad Argentina de la Empresa**, and a post-degree in Corporate Finances, from the same University.

Mr. Gutiérrez is co-author of the books:

- “*El Negocio de las Tarjetas de Crédito*” (The Credit Cards Business)
- “*Mercadeo para Banqueros*” (Marketing for Bankers)
- “*Servicios Financieros: Mercadeo y Gestión*” (Financial Services: Marketing and Management)

Mr. Gutiérrez has:

- Served as Associated Consultant for **FELABAN (Federación Latinoamericana de Bancos)**
- Performed several seminars in Argentina, Brazil, Paraguay, Spain, Colombia and Ecuador related to retail banking and credit cards systems.
- Developed, evaluated and managed investments projects for industrial and commercial companies in Argentina.
- Served as Marketing Manager in credit cards companies and managed the operative fusion of credit cards division of several merged banks.



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At present, Mr. Gutiérrez is CEO and Principal Partner of **LINEA FINANCIERA** www.lineafinanciera.biz, a financial consulting firm based in Buenos Aires, Argentina.